

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

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04/17/2024

IN RE:

JAY M. RAMES  
727 ORCHARD DRIVE  
DUNCANSVILLE, PA 16635  
XXX-XX-7542      Debtor(s)

Case No.23-70297 JAD

Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

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which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment  
of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual  
amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete  
payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until  
final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and  
Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

4/17/2024

**CLAIM RECORDS**

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|---|--|--|
| <b>KML LAW GROUP PC*</b><br>701 MARKET ST STE 5000  | Trustee Claim Number:1 INT %: 0.00%<br>Court Claim Number:   | CRED DESC: NOTICE ONLY<br>ACCOUNT NO.:             |
| PHILADELPHIA, PA 19106  | CLAIM: 0.00<br>COMMENT: FLAGSTAR BANK/PRAE   |  |
| <b>FLAGSTAR BANK FSB</b><br>BANKRUPTCY DEPT<br>5151 CORPORATE DR<br>TROY, MI 48098-2639                                 | Trustee Claim Number:2 INT %: 0.00%<br>Court Claim Number:4<br>CLAIM: 0.00<br>COMMENT: RS/OE*SURR/PL*\$201,200.93/CL*W/14*DKT            | CRED DESC: VEHICLE<br>ACCOUNT NO.: 2605            |
| <b>INTERNAL REVENUE SERVICE*</b><br>CENTRALIZED INSOLVENCY-TRUSTEE REMITS<br>PO BOX 7317<br>PHILADELPHIA, PA 19101-7317 | Trustee Claim Number:3 INT %: 0.00%<br>Court Claim Number:5<br>CLAIM: 10,885.23<br>COMMENT: 14832@0%/PL*TAX YR 2021/SCH-CL-PL            | CRED DESC: PRIORITY CREDITOR<br>ACCOUNT NO.: 7542  |
| <b>BANKERS HEALTHCARE GROUP LLC</b><br>201 SOLAR ST<br>SYRACUSE, NY 13204   | Trustee Claim Number:4 INT %: 0.00%<br>Court Claim Number:2<br>CLAIM: 38,133.19<br>COMMENT: NO ACCT/SCH@BHG FINANCIAL*UCC FINANCING STMT | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 1529 |
| <b>CAPITAL ONE NA BY AMERICAN INFOSOURCE</b><br>PO BOX 71083<br>CHARLOTTE, NC 28272-1083                                | - Trustee Claim Number:5 INT %: 0.00%<br>Court Claim Number:6<br>CLAIM: 2,881.52<br>COMMENT: COMENITY                                    | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 6415 |
| <b>CREDIT FIRST NA*</b><br>BK 13 CREDIT OPERATIONS*<br>POB 818011*<br>CLEVELAND, OH 44181-8011                          | Trustee Claim Number:6 INT %: 0.00%<br>Court Claim Number:3<br>CLAIM: 1,046.85<br>COMMENT: X5650/SCH*FIRESTONE                           | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 7542 |
| <b>QUANTUM3 GROUP LLC - AGENT FOR COMENIT</b><br>C/O QUANTUM3 GROUP LLC<br>PO BOX 2489<br>KIRKLAND, WA 98083-2489       | Trustee Claim Number:7 INT %: 0.00%<br>Court Claim Number:7<br>CLAIM: 4,557.24<br>COMMENT: GOODSAMS                                      | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 9947 |
| <b>LVNV FUNDING LLC</b><br>C/O RESURGENT CAPITAL SVCS<br>PO BOX 10587<br>GREENVILLE, SC 29603-0587                      | Trustee Claim Number:8 INT %: 0.00%<br>Court Claim Number:8<br>CLAIM: 8,883.22<br>COMMENT: COSTCO/CITIBANK                               | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 7074 |
| <b>UPSTART NETWORK</b><br>PO BOX 1931<br>BURLINGAME, CA 94011   | Trustee Claim Number:9 INT %: 0.00%<br>Court Claim Number:1<br>CLAIM: 7,329.50<br>COMMENT:   | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 6713 |
| <b>USAA</b><br>9800 FREDERICKSBURG RD<br>SAN ANTONIO, TX 78288  | Trustee Claim Number:10 INT %: 0.00%<br>Court Claim Number:<br>CLAIM: 0.00<br>COMMENT:   | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 4296 |

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| <b>VERIZON WIRELESS</b><br>500 TECHNOLOGY DR STE 550<br>ATTN ADMINISTRATION<br>WELDON SPRING, MO 63304                  | Trustee Claim Number:11 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT:  | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: EFF0 |
| <b>VERIZON WIRELESS</b><br>500 TECHNOLOGY DR STE 550<br>ATTN ADMINISTRATION<br>WELDON SPRING, MO 63304                  | Trustee Claim Number:12 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT:  | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: E937 |
| <b>D AND D MOVING AND STORAGE INC</b><br>7881 ROOT RD<br>NORTH RIDGEVILLE, OH 44039                                     | Trustee Claim Number:13 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: PMT/PL*275x(36+2)=LMT                        | CRED DESC: PRIORITY CREDITOR<br>ACCOUNT NO.:       |
| <b>FLAGSTAR BANK FSB</b><br>BANKRUPTCY DEPT<br>5151 CORPORATE DR<br>TROY, MI 48098-2639                                 | Trustee Claim Number:14 INT %: 0.00%<br>Court Claim Number:4<br><br>CLAIM: 0.00<br>COMMENT: RS/OE*SURR/PL*ARRS/CL=\$3,115.58/CL*W/2*DKT | CRED DESC: VEHICLE<br>ACCOUNT NO.: 2605            |
| <b>INTERNAL REVENUE SERVICE*</b><br>CENTRALIZED INSOLVENCY-TRUSTEE REMITS<br>PO BOX 7317<br>PHILADELPHIA, PA 19101-7317 | Trustee Claim Number:15 INT %: 0.00%<br>Court Claim Number:5<br><br>CLAIM: 3,693.23<br>COMMENT: NO GEN UNS/SCH                          | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 7542 |
| <b>D AND D MOVING AND STORAGE INC</b><br>7881 ROOT RD<br>NORTH RIDGEVILLE, OH 44039                                     | Trustee Claim Number:16 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 807.00<br>COMMENT: \$PL*RENTAL ARRS                           | CRED DESC: PRIORITY CREDITOR<br>ACCOUNT NO.:       |